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Attorney's Docket No.: 11416-723001

MAR 21 2005

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Mark S. Coronna et al.
Serial No. : 09/781,580
Filed : February 12, 2001
Title : PAYMENT MANAGEMENT

Art Unit : 2164
Examiner : Harish T. Dass

Mall Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

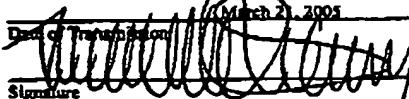
AMENDMENT IN REPLY TO ACTION OF SEPTEMBER 21, 2004

Please amend the above-identified application as follows:

05/05/2005 LLITTLE 00000005 061050 09781580
01 FC:1253 1020.00 DA

CERTIFICATE OF TRANSMISSION BY FACSIMILE

I hereby certify that this correspondence is being transmitted by facsimile to the Patent and Trademark Office on the date indicated below.

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Tamara A. Shinn
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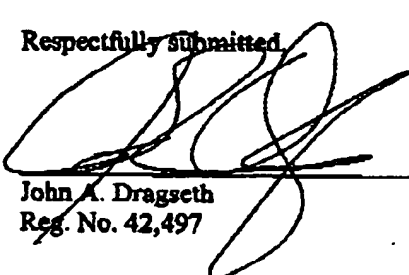
debiting a payor account for a transaction fee. In Kolling, on which the Office relies, however, any payment is simply applied to the overhead for the parties' banks for their use of a payment network; nothing indicates that the parties' accounts should be debited for the transaction fee.

The same comments apply to the other claims in the same manner in which the Office correlated its rejections for claims 40-58.

For at least these reasons, the Applicants respectfully suggest that claims 1-58 are in condition for immediate allowance, and request the same.

Please apply any other charges or credits to deposit account 06-1050.

Respectfully submitted,


John A. Dragseth
Reg. No. 42,497

Date: 3-21-05

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